



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re the Application of:

Henry Schellhorn

Serial No.: 09/614,427

Filed: July 12, 2000

**For: VARIANCE REDUCTION TECHNIQUE
FOR LARGE SCALE RISK MANAGEMENT**

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) Group Art Unit: 3624
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) Examiner: Narayanswamy Subramanian
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RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office action mailed on 16 December 2003, the information requested is presented below.